GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4121
ANSWERED ON:23.03.2001
LOANS FROM BANKS TO SSI
RAMDAS ATHAWALE

Will the Minister of FINANCE be pleased to state:

(a): the number of applications received by Banks from small scale industrial units of the country particularly from schedule caste and scheduled tribal areas during last three years ;

(b): the number of applications approved/rejected during said period to till date, state-wise ;

(c): whether the banks have released loans in time to prevent the applicants/small scale industrial units from becoming sick ;

(d): the number of cases detected pertaining to irregularities in release of loans during the said period ; and

(e): the action taken/proposed to be taken by the Government in this regard ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALA SAHEB VIKHE PATIL)

(a) & (b): Reserve Bank of India (RBI) has reported that its Management Information System (MIS) does not generate data pertaining to number of applications from small scale industrial units received, approved/rejected state-wise by the Banks. However, RBI has furnished state-wise details (including Schedule Caste and Scheduled Tribe Areas) regarding number of SSI accounts and amount advanced by Public Sector Banks (PSBs) for the years ending March 1997, March 1998 and March 1999 and the same are given in Annexure.

(c) : RBI has reported that study of specialized SSI bank branches of PSBs undertaken by Bank revealed that banks are adhering to the prescribed time schedule for disposal of loan applications.

(d) & (e) : According to RBI, its MIS does not generate data relating to number of cases detected pertaining to irregularities in release of loans.